

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Zahra Salari Lak
Debtor(s)

Bankruptcy Case No.: 20-22057-CMB
Per December 3, 2020 Proceeding
Chapter: 13
Docket No.: 104 – 25, 64, 66
Concil. Conf.: February 4, 2021 at 11:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 22, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Feb. 4, 2021 at 11:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

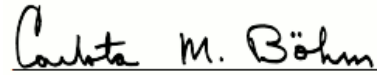
C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

- A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 4, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Zahra Salari Lak
Debtor(s)

Case No. 20-22057-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr

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Date Rcvd: Dec 04, 2020

Form ID: 149

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2020:

Recip ID	Recipient Name and Address
db	Zahra Salari Lak, 2154 S Villa Dr, Gibsonia, PA 15044-7473
aty	+ Robert H. Slone, 223 South Maple Avenue, Greensburg, PA 15601-3232
cr	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Legacy Mortgage Asset Trust 2019-SL1, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ Mainline Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
cr	+ Township of Hampton & Hampton Township School Dist, GRB Law, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
cr	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 East Broward Blvd., Suite 1700, Ft. Lauderdale, FL 33301-1862
cr	+ United States of America Department of the Treasur, c/oOffice of U.S. Atty for W.D. of PA, U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219 U.S.A. 15219-1906
15285854	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15263518	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15263519	Amex, PO Box 981537, El Paso, TX 79998-1537
15263521	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982238, El Paso, TX 79998-2238
15263520	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
15263522	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
15263523	Brclysbankde, PO Box 8803, Wilmington, DE 19899-8803
15263524	CB/Sony Visa, Attn: Bankruptcy, PO Box 182273, Columbus, OH 43218-2273
15263525	Cb/wsvisa, PO Box 182789, Columbus, OH 43218-2789
15263526	Citibank, Citicorp Credit Svcs/Centr Bk Dept, PO Box 790034, Saint Louis, MO 63179-0034
15263527	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
15263529	Comenitybank/sonyvisa, PO Box 182789, Columbus, OH 43218-2789
15263532	HSBC Bank, Attn: Bankruptcy, PO Box 2013, Buffalo, NY 14240-2013
15263533	Hsbc Bank, PO Box 2013, Buffalo, NY 14240-2013
15301959	KML Law Group, PC, BNY Mellon Independence Center, 701 Markert Street, Ste. 5000, Philadelphia, PA 19106-1541
15301956	+ Legacy Mortgage Asset Trust 2019-SL1, c/o Daniel P. Jones, Esq., Stern & Eisenberg, PC, 1581 Main Street, Ste. 200, Warrington, PA 18976-3403
15263534	+ Main Line Capital, LLC, 105 NE 1st Street, Delray Beach, FL 33444-3807
15287373	+ Mainline Capital, LLC, c/o Judith K. Fitzgerald, Esq., 1500 One PPG Place, Pittsburgh, PA 15222-5416
15269940	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15263539	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
15263540	TD Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington, MI 48333-9223
15285600	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100
15301957	The Bank of New York Mellon, c/o Bank of America, PO Box 31785, Tampa, FL 33631-3785
15280260	The Bank of New York Mellon, et al, c/o Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
15303195	+ Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15303194	+ Township of Hampton and Hampton Township SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15286166	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, P.A., 1 E. Broward Blvd., Suite 1700, Ft. Lauderdale, Florida 33301-1862
15301958	+ Two City Plaza Condominium Association, Inc., c/o Becker & Poliakoff, PA, 1 East Broward Avenue, Ste. 1700, Ft. Lauderdale, FL 33301-1862
15288768	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
15263541	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 38

District/off: 0315-2

User: gamr

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Date Rcvd: Dec 04, 2020

Form ID: 149

Total Noticed: 52

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2020 05:49:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263528	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 05 2020 05:29:00	Comenity Bank/WS Visa, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
15263530	Email/Text: mrdiscen@discover.com	Dec 05 2020 05:29:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
15263531	Email/Text: mrdiscen@discover.com	Dec 05 2020 05:29:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15287964	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 05 2020 05:30:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15305337	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 05 2020 05:29:00	Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
15304398	Email/Text: jennifer.chacon@sp servicing.com	Dec 05 2020 05:30:00	Legacy Mortgage Asset Trust 2019-SL1, C/O Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15294506	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 05 2020 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
15286337	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2020 05:29:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15263535	Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:56:48	Synch/Bp DC, C/o, PO Box 965024, Orlando, FL 32896-5024
15263536	Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:41:52	Synch/tjxdc, PO Box 965015, Orlando, FL 32896-5015
15263537	Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:56:48	Synchrony Bank, Attn: Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
15268827	+ Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:41:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15263538	Email/PDF: gecsed@recoverycorp.com	Dec 05 2020 05:56:48	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 14

BYPASSED RECIPIENTS**The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr		Commonwealth of Pennsylvania, Department of Revenue
cr		TD Auto Finance LLC
cr		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
cr		WELLS FARGO BANK, N.A.
cr	*+	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15285855	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15285856	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15292840	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: gamr

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2020 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT INC., ALTERNATIVE LOAN TRUST 2007-1T1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1T1 bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Legacy Mortgage Asset Trust 2019-SL1 djones@sterneisenberg.com bkecf@sterneisenberg.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton & Hampton Township School District jhunt@grblaw.com cnoroski@grblaw.com
Jill Locnikar	on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Judith K. Fitzgerald	on behalf of Creditor Mainline Capital LLC jfitzgerald@tuckerlaw.com, judge_judith_fitzgerald@yahoo.com,jrusnack@tuckerlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maribeth Thomas	on behalf of Creditor Mainline Capital LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Martin A. Mooney	on behalf of Creditor TD Auto Finance LLC kcollins@schillerknapp.com lgadomski@schillerknapp.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone	on behalf of Attorney Robert H. Slone robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Robert H. Slone	on behalf of Debtor Zahra Salari Lak robertslone223@gmail.com rslone@pulsenet.com;G17689@notify.cincompass.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 15